

FILED

MAR - 3 2021

U. S. DISTRICT COURT  
EASTERN DISTRICT OF MO  
ST. LOUIS

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

UNITED STATES OF AMERICA,

Plaintiff,

v.

JADA T. DAVIS,

Defendant.

4:21CR148 SRC/NAB

**INDICTMENT**

The Grand Jury charges:

**COUNT 1**

**[WIRE FRAUD: 18 U.S.C. § 1343]**

**INTRODUCTION**

1. On September 10, 2019, defendant **JADA T. DAVIS** devised and intended to devise a scheme to defraud Lowe's and to obtain money and property by means of materially false and fraudulent pretenses, representations and promises.

2. Lowe's is one of the largest home improvement retailers in the United States. The company is headquartered in unincorporated Mooresville, North Carolina.

3. A database for point of sale transactions collects data for which specific points of data can be queried including data such as payment method, dates, transaction identification, customer identification, store credits, gift cards, etc...

4. Customers are permitted to make payments using credit cards, gift cards, store credits, cash, etc... Customers using a credit card present the credit card for payment at the point of sale. The credit cards may be presented physically or through a mobile device. The credit card details are

sent to the merchant processing bank through a wire transfer. The merchant bank then transfers the credit card details to the credit card network. The credit card network clears the payment and request payment authorization from the issuing bank.

5. Chase Paymentech is the merchant processing bank for Lowe's.

6. Chase Paymentech processes payments or wire transfers in Salem, New Hampshire, and Dallas, Texas.

#### **MANNER AND MEANS**

7. It was a part of the scheme that Davis, personally entered various Lowe's locations and presented stolen credit card information on her mobile device to be scanned by the cashier and or manually input into the Lowe's point of sale system to purchase merchandise and gift cards.

8. Each time there was a credit card transaction within this scheme, it would generate a wire transmission between the retailer and the credit card company.

9. From August 2019 through October 2019, Davis made 99 purchases using 60 different stolen credit card numbers. The transactions were completed at different stores on multiple dates in 10 states.

10. Davis purchased \$70,430 in merchandise and gift cards with unauthorized credit cards.

#### **THE OFFENSE CONDUCT**

On or about September 10, 2019, in the Eastern District of Missouri, the defendant,

**JADA T. DAVIS,**

for the purpose of executing the scheme to defraud, described above, and attempting to do so, caused to be transmitted by means of wire communication in interstate commerce the signals and sounds from a Lowe's store in St. Louis, Missouri to the JPMorgan Chase bank processing merchant outside the State of Missouri by purchasing gift cards totaling \$1,721.99 using a credit card.

In violation of Title 18, United States Code, Section 1343.

**COUNT 2**

**[Unauthorized Use of Counterfeit Access Device: 18 U.S.C. § 1029(a)(2)]**

The Grand Jury further charges that:

On or about September 10, 2019, in the Eastern District of Missouri, the defendant,

**JADA T. DAVIS,**

did knowingly and with the intent to defraud use an unauthorized access device, that is: the fraudulently obtained Visa credit card number ending in 4161 and issued to J.F., during a one-year period, and by such conduct obtained \$1,721.99 in gift cards from Lowe's affecting interstate commerce, in that the Visa credit card ending in 4161 was issued by Citibank, a financial institution operating in interstate and foreign commerce.

In violation of Title 18, United States Code, Section 1029(a)(2).

**FORFEITURE ALLEGATION**

1. The allegations contained in Counts One and Two of this Indictment are hereby realleged and incorporated by reference for the purpose of alleging forfeitures pursuant to Title 18, United States Code, Section 982(a)(2) and Title 28, United States Code, Section 2461(c).

2. Upon conviction of the offense in violation of Title 18, United States Code, Section 1343 set forth in Counts One and Two of this Indictment, the defendant, **JADA T. DAVIS**, shall forfeit to the United States of America, pursuant to Title 18, United States Code, Section 982(a)(2) to the United States of America any property constituting, or derived from, any proceeds obtained, directly or indirectly, as a result of such violation. Subject to forfeiture is a sum of money equal to the total value of any property, real or personal, constituting or derived from any proceeds traceable to such violation.

3. If any of the property described above, as a result of any act or omission of the defendant[s]:

a. cannot be located upon the exercise of due diligence;

- b. has been transferred or sold to, or deposited with, a third party;
- c. has been placed beyond the jurisdiction of the court;
- d. has been substantially diminished in value; or
- e. has been commingled with other property which cannot be divided without difficulty, the United States of America shall be entitled to forfeiture of substitute property pursuant to Title 21, United States Code, Section 853(p), as incorporated by Title 28, United States Code, Section 2461(c).

All pursuant to 18 U.S.C. § 982(a)(2) and 28 U.S.C. § 2461(c).

Dated: \_\_\_\_\_

A TRUE BILL.

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FOREPERSON

SAYLER A. FLEMING  
United States Attorney

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LINDA LANE, # 0011451IA  
Assistant United States Attorney